

Form PTO-1449
(Rev. 8-83)U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTORNEY
DOCKET NO.

SERIAL NO.

GRAFF-P1-
98

09/134,451

INFORMATION DISCLOSURE CITATION
(Use several sheets if necessary)

APPLICANT

Richard A. Graff

FILING DATE

GROUP

08/14/98

2761

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

NDR	C1	Auster, "Amortizing Life Estates and Term Interests After the Revenue Reconciliation Act of 1989," <i>TAXES-The Tax Magazine</i> , 68, pp. 459-469 (1990).
NDR	C2	Auster and Lau, "Corporate Split Purchase Strategies," <i>TAXES-The Tax Magazine</i> , pp.857-865 (1998).
NDR	C3	Blum, "Amortization of a Retained Terminable Interest After Transfer of a Remainder," <i>TAXES-The Tax Magazine</i> , Vol. 62, No. 4, pp. 211-219 (1984).
NDR	C4	Booth, Cashdan and Graff, "Real Estate: A Hybrid of Debt and Equity," <i>Real Estate Review</i> , pp. 54-58 (1989).
NDR	C5	DeAngelo and Masulis, "Optimal Capital Structure Under Corporate and Personal Taxation," <i>J. of Financial Economics</i> , 8, pp. 3-29 (1980).
NDR	C6	Dohrmann, G., "Net Lease," <i>The Institutional Real Estate Letter</i> , Vol. 3, No. 9, pp. 1-7 (Sept. 1991).
NDR	C7	Graff, "Perspectives on Debt-and-Equity Decomposition for Investors and Issuers of Real Estate Securities," <i>J. of Real Estate Research</i> , Vol. 7, No. 4, pp. 449-467 (1992).
NDR	C8	Graff, "Rethinking Components of Real Estate Value," <i>Pensions & Investments</i> , p. 42 (1991).

Form PTO-1449 (Rev. 8-83)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	RECEIVED NOV 19 1998 Group 2700	ATTORNEY DOCKET NO. GRAFF-P1- 98	SERIAL NO. 09/134,451
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)			APPLICANT Richard A. Graff	
			FILING DATE 08/14/98	GROUP 2761



NDR	C9	Graff, "Some New Ideas in Real Estate Finance," <i>J. of Applied Corporate Finance</i> , 3:1, pp. 77-89 (1990).
NDR	C10	Graff, R., "The Impact of Tax Issues on Real Estate Debt and Equity Separation," <i>Real Estate Review</i> , 20:3, pp. 50-58 (1990).
NDR	C11	Leimberg, et al., "The Schnepfer-Leimberg Joint Purchase of a Life Estate and a Remainder Interest," <i>Tax Notes Special Report</i> , Vol. 32, No. 10, pp. 981-984 (1986).
NDR	C12	Miller, "Debt and Taxes," <i>J. of Finance</i> , Vol. 32, No. 2, pp. 261-275 (1977).
NDR	C13	Modigliani and Miller, "Corporation Income Taxes and the Cost of Capital: A Correction," <i>American Economic Review</i> , 53, pp. 433-443 (1963).
NDR	C14	Modigliani and Miller, "The Cost of Capital, Corporation Finance and the Theory of Investment," <i>American Economic Review</i> , 48, pp. 261-297 (1958).
EXAMINER <i>Nicholas D. Rosen</i>		DATE CONSIDERED <i>9/28/1999</i>
*EXAMINER: Initial citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.		